

In re:
Sadiyah Anna-Kay Malcolm
Debtor

Case No. 23-13679-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 15, 2024

User: admin
Form ID: 318

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db	Sadiyah Anna-Kay Malcolm, 2522 S Bellford St, Philadelphia, PA 19153-1411
14837874	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14837875	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Mar 16 2024 04:32:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Mar 16 2024 00:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 16 2024 04:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14837860	Email/PDF: bncnotices@becket-lee.com	Mar 16 2024 00:45:24	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14837862	EDI: CRFRSTNA.COM	Mar 16 2024 04:32:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14837863	Email/Text: megan.harper@phila.gov	Mar 16 2024 00:32:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14837861	EDI: CAPITALONE.COM	Mar 16 2024 04:32:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14837864	Email/Text: bankruptcy@philapark.org	Mar 16 2024 00:32:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14837865	+ EDI: WFNNB.COM	Mar 16 2024 04:32:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14837866	+ EDI: WFNNB.COM	Mar 16 2024 04:32:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14837867	EDI: DISCOVER	Mar 16 2024 04:32:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14837870	EDI: CITICORP	Mar 16 2024 04:32:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14837868	EDI: IRS.COM	Mar 16 2024 04:32:00	Internal Revenue Service, Centralized Insolvency

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			Operation, PO Box 7346, Philadelphia, PA 19101-7346
14837869	^ MEBN	Mar 16 2024 00:30:24	LevelCredit, Attn: Bankruptcy Attn: Bankruptcy, 4601 Excelsior Blvd. , Suite 503, St. Louis Park,, MN 55416-4977
14837871	Email/Text: EBN@Mohela.com	Mar 16 2024 00:32:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
14837872	Email/Text: fesbank@attorneygeneral.gov	Mar 16 2024 00:32:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14837873	EDI: PENNDEPTREV	Mar 16 2024 04:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14837873	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14837876	+ Email/Text: bankruptcy@philapark.org	Mar 16 2024 00:32:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14837877	+ Email/Text: bankruptcy1@pffcu.org	Mar 16 2024 00:32:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch Street, Philadelphia,, PA 19107-2495
14837878	+ EDI: SYNC	Mar 16 2024 04:32:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14837879	+ EDI: SYNC	Mar 16 2024 04:32:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14837880	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 16 2024 00:32:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14837881	^ MEBN	Mar 16 2024 00:30:18	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14837882	Email/Text: bknotifications@umcu.org	Mar 16 2024 00:32:00	University of Michigan CU, Attn: Bankruptcy, PO Box 7850, Ann Arbor, MI 48107-7850
14837883	Email/Text: PHILAW@weltman.com	Mar 16 2024 00:32:00	Weltman Weinberg & Reis Co. LPA, 170 S Independence Mall W Ste 874w, Philadelphia, PA 19106-3334

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Sadiyah Anna-Kay Malcolm help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Sadiyah Anna-Kay Malcolm</u>	Social Security number or ITIN	xxx-xx-0213
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-13679-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sadiyah Anna-Kay Malcolm

3/14/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.